



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [WELLS FARGO & COMPANY](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [1,955,163,000](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [3](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WELLS FARGO & COMPANY
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94104

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	1,939,429,000	1,911,682,500	1,891,902,500	1,932,396,750	
Net income (\$000)	3,301,000	19,549,000	22,393,000	22,183,000	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24	2.67	2.92	28			
+ Non-interest income	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76	1.96	1.35	76			
- Overhead expense	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71			
- Provision for credit losses	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39	0.14	0.16	54			
+ Securities gains (losses)	0.05	0.02	73	0.01	0.01	63	0.01	0	83	0.03	0.01	86			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42	1.49	1.43	52			
Net operating income	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39	1.15	0.89	73			
Net income	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39	1.15	0.90	72			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21	3.43	3.80	24			
Interest expense	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55	0.53	0.60	51			
Net interest income (tax equivalent)	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25	2.90	3.19	29			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.34	0.27	69	0.29	0.21	72	0.29	0.22	75	0.30	0.24	75			
Earnings coverage of net loan and lease losses (X)	4.19	22.91	19	9.74	24.40	39	11.04	21.75	42	10.27	19.67	46			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.08	1.58	79	1	0.83	71	1.03	0.90	69	1.16	0.98	72			
Allowance for loan and lease losses / Total loans and leases	2	1.55	78	0.97	0.81	69	1.01	0.89	69	1.13	0.96	67			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.03	0.71	80	0.67	0.57	64	0.75	0.61	68	0.89	0.72	68			
30–89 days past due loans and leases / Total loans and leases	0.99	0.39	91	0.75	0.43	84	0.86	0.44	89	1.11	0.47	90			
Liquidity and Funding															
Net noncore funding dependence	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54	15.21	17.03	45			
Net short-term noncore funding dependence	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22	-1.87	4.83	22			
Net loans and leases / Total assets	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18			
Capitalization															
Tier 1 leverage ratio	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32	9.35	9.53	46			
Holding company equity capital / Total assets	9.46	11.16	25	9.71	12.43	16	10.35	12.22	23	10.60	11.94	33			
Total equity capital (including minority interest) / Total assets	9.51	11.29	25	9.75	12.57	15	10.39	12.27	23	10.66	12.01	32			
Common equity tier 1 capital / Total risk-weighted assets	11.59	12.38	39	11.14	12.17	33	11.74	12.12	50	12.28	12.19	63			
Net loans and leases / Equity capital (X)	4.91	5.58	37	5.20	5.21	53	4.87	5.29	42	4.65	5.27	33			
Cash dividends / Net income	191	42.30	99	50.31	33.12	82	42.18	27.31	78	41.87	31.29	70			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	1.43	16.68	10	1.67	9.26	17	-2.86	7	5	1.12	8.28	21			
Equity capital	-1.21	6.99	10	-4.60	10.49	2	-5.20	7.89	6	3.69	10.18	34			
Net loans and leases	-6.82	9.07	7	1.90	9.10	21	-0.70	7.89	7	-1.59	9.38	10			
Noncore funding	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20	4.55	5.59	58			
Parent Company Ratios															
Short-term debt / Equity capital	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83	3.86	1.07	88			
Long-term debt / Equity capital	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92	65.95	12.69	92			
Equity investment in subsidiaries / Equity capital	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56	100.29	102.10	44			
Cash from ops + noncash items + op expense / Op expense + dividends	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45	179.67	148.20	68			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	34,673,000	44,518,000	44,377,000	41,952,000		-22.11	-7.13
Income from lease financing receivables.....	732,000	869,000	940,000	717,000		-15.77	27.75
Fully taxable income on loans and leases.....	35,132,000	44,982,000	44,905,000	42,374,000		-21.90	-6.93
Tax-exempt income on loans and leases.....	273,000	405,000	412,000	295,000		-32.59	69.57
Estimated tax benefit on income on loans and leases.....	99,924	127,434	137,751	242,348		-21.59	-24.97
Income on loans and leases (tax equivalent).....	35,504,924	45,514,434	45,454,751	42,911,348		-21.99	-6.66
Investment interest income (tax equivalent).....	9,113,076	12,426,566	12,202,249	11,749,652		-26.66	-7.95
Interest on balances due from depository institutions.....	548,000	2,875,000	2,852,000	2,161,000		-80.94	-10.46
Interest income on other earning assets.....	3,498,000	6,416,000	5,395,000	4,073,000		-45.48	45.51
Total interest income (tax equivalent).....	48,664,000	67,232,000	65,904,000	60,895,000		-27.62	-4.50
Interest on time deposits of \$250K or more	210,000	880,000	1,062,000	546,000		-76.14	
Interest on time deposits < \$250K.....	682,000	1,919,000	957,000	417,000		-64.46	
Interest on foreign office deposits	236,000	937,000	834,000	841,000		-74.81	65.03
Interest on other deposits	1,676,000	4,899,000	2,769,000	1,209,000		-65.79	333.07
Interest on other borrowings and trading liabilities.....	4,400,000	9,000,000	7,868,000	5,362,000		-51.11	92.22
Interest on subordinated debt and mandatory convertible securities	759,000	1,217,000	1,162,000	977,000		-37.63	4.83
Total interest expense.....	7,963,000	18,852,000	14,652,000	9,352,000		-57.76	100.28
Net interest income (tax equivalent).....	40,701,000	48,380,000	51,252,000	51,543,000		-15.87	-13.37
Non-interest income.....	31,697,000	35,697,000	35,374,000	37,933,000		-11.21	-20.13
Adjusted operating income (tax equivalent)	72,398,000	84,077,000	86,626,000	89,476,000		-13.89	-16.46
Overhead expense.....	58,511,000	58,344,000	56,272,000	58,590,000		0.29	15.64
Provision for credit losses.....	13,400,000	2,714,000	1,767,000	2,693,000			476.34
Securities gains (losses)	873,000	139,000	106,000	505,000			528.06
Other tax equivalent adjustments	0	0	0	0			-12.17
Pretax net operating income (tax equivalent).....	1,055,000	24,810,000	29,196,000	28,698,000		-95.75	-96.96
Applicable income taxes	-3,005,000	4,157,000	5,661,000	4,917,000			
Tax equivalent adjustments	474,000	612,000	659,000	1,321,000		-22.55	-56.75
Applicable income taxes (tax equivalent).....	-2,531,000	4,769,000	6,320,000	6,238,000			
Minority interest	285,000	492,000	483,000	277,000		-42.07	-25.39
Net income before discontinued operations, net of minority interest	3,301,000	19,549,000	22,393,000	22,183,000		-83.11	-85.58
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	3,301,000	19,549,000	22,393,000	22,183,000		-83.11	-85.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,586,000	20,041,000	22,876,000	22,460,000		-82.11	-84.59
Investment securities income (tax equivalent).....	9,113,076	12,426,566	12,202,249	11,749,652		-26.66	-7.95
US Treasury and agency securities (excluding mortgage-backed securities)	1,126,000	1,299,000	1,093,000	1,218,000		-13.32	-23.61
Mortgage-backed securities	5,493,000	7,109,000	6,927,000	6,244,000		-22.73	21.80
All other securities	2,494,076	4,018,566	4,182,249	4,287,652		-37.94	-36.31
Cash dividends declared.....	6,305,000	9,835,000	9,445,000	9,287,000		-35.89	-29.99
Common	5,015,000	8,444,000	7,889,000	7,658,000		-40.61	-33.84
Preferred	1,290,000	1,391,000	1,556,000	1,629,000		-7.26	-9.54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.51	3.27	10	3.52	4	20	3.48	3.87	21	3.15	3.47	24			
Less: Interest expense	0.41	0.48	46	0.99	0.98	58	0.77	0.79	57	0.48	0.55	52			
Equals: Net interest income (tax equivalent)	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24	2.67	2.92	28			
Plus: Non-interest income	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76	1.96	1.35	76			
Equals: adjusted operating income (tax equivalent)	3.73	4.04	37	4.40	4.41	52	4.58	4.46	59	4.63	4.33	71			
Less: Overhead expense	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71			
Less: Provision for credit losses	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39	0.14	0.16	54			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.02	74	0.01	0.01	63	0.01	0	83	0.03	0.01	87			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42	1.49	1.43	52			
Less: Applicable income taxes (tax equivalent)	-0.13	0.23	3	0.25	0.36	21	0.33	0.33	50	0.32	0.55	19			
Less: Minority interest	0.01	0	91	0.03	0	92	0.03	0	93	0.01	0	91			
Equals: Net operating income	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39	1.15	0.89	73			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39	1.15	0.90	72			
Memo: Net income (last four quarters)	0.17	0.82	10	1.02	1.19	25	1.18	1.24	39	1.15	0.91	72			
Net income—BHC and noncontrolling (minority) interest	0.18	0.83	11	1.05	1.20	28	1.21	1.25	42	1.16	0.91	72			
Margin Analysis															
Average earning assets / Average assets	91.93	92.32	44	91.44	91.05	56	91.43	91.48	52	91.86	91.61	50			
Average interest-bearing funds / Average assets	65.26	64.06	59	67.81	65.57	64	66.48	65.56	61	66.48	65.75	56			
Interest income (tax equivalent) / Average earning assets	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21	3.43	3.80	24			
Interest expense / Average earning assets	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55	0.53	0.60	51			
Net interest income (tax equivalent) / Average earning assets	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25	2.90	3.19	29			
Yield or Cost															
Total loans and leases (tax equivalent)	3.67	4.27	15	4.71	5.09	24	4.73	4.95	39	4.41	4.52	51			
Interest-bearing bank balances	0.29	0.27	58	2.15	2.04	51	1.75	1.64	61	1.06	1.05	54			
Federal funds sold and reverse repos	0.48	0.68	48	2.20	2.44	44	1.87	2.17	37	1.09	1.41	41			
Trading assets	2.50	0.60	88	3.45	0.99	91	3.44	1.11	85	3.06	1.11	86			
Total earning assets	2.70	3.51	10	3.81	4.36	17	3.77	4.20	22	3.36	3.73	26			
Investment securities (tax equivalent)	2.23	2.25	46	3.01	2.76	75	2.97	2.68	75	2.87	2.47	78			
US Treasury and agency securities (excluding mortgage-backed securities)	1.88	1.75	60	2.15	2.32	43	2.07	2.05	56	2.08	1.62	81			
Mortgage-backed securities	2.14	2.05	56	2.76	2.61	70	2.68	2.50	74	2.57	2.23	82			
All other securities	2.72	3.24	30	4.17	4.06	72	4.07	4.20	66	3.86	3.66	61			
Interest-bearing deposits	0.29	0.53	20	0.92	1.10	35	0.61	0.81	35	0.32	0.49	30			
Time deposits of \$250K or more	0.98	1.42	18	2.18	1.96	64	2.26	1.44	93						
Time deposits < \$250K	1.14	1.36	29	2.37	1.82	86	1.64	1.29	73						
Other domestic deposits	0.20	0.36	18	0.63	0.93	28	0.37	0.67	18						
Foreign deposits	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71	0.68	0.51	68			
Federal funds purchased and repos	0.47	0.62	51	2.11	1.86	61	1.78	1.51	61	0.90	0.94	51			
Other borrowed funds and trading liabilities	1.76	1.50	63	2.78	2.38	73	2.61	2.28	75	1.77	1.77	50			
All interest-bearing funds	0.63	0.74	43	1.45	1.49	55	1.17	1.19	57	0.73	0.82	53			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	31,697,000	35,697,000	35,374,000	37,933,000	
Fiduciary activities income	1,506,000	1,726,000	1,974,000	2,066,000	
Service charges on deposit accounts - domestic	4,598,000	5,201,000	5,138,000	5,529,000	
Trading revenue.....	1,172,000	993,000	602,000	1,053,000	
Investment banking fees and commissions.....	12,605,000	12,346,000	12,321,000	12,429,000	
Insurance activities revenue.....	349,000	378,000	429,000	1,049,000	
Venture capital revenue.....	971,000	1,191,000	1,228,000	1,027,000	
Net servicing fees	-138,000	523,000	1,374,000	1,428,000	
Net securitization income	28,000	114,000	41,000	117,000	
Net gains (losses) on sales of loans, OREO, other assets.....	1,562,000	2,826,000	3,402,000	1,686,000	
Other non-interest income.....	9,044,000	10,399,000	8,865,000	11,549,000	
Total overhead expenses	58,511,000	58,344,000	56,272,000	58,590,000	
Personnel expense.....	36,376,000	35,425,000	33,308,000	33,640,000	
Net occupancy expense.....	5,816,000	5,765,000	5,332,000	5,086,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	89,000	108,000	1,058,000	1,152,000	
Other operating expenses.....	16,230,000	17,046,000	16,574,000	18,712,000	
Fee income on mutual funds and annuities.....	2,949,000	3,003,000	3,202,000	3,368,000	
Memoranda					
Assets under management in proprietary mutual funds and annuities	296,305,000	227,416,000	196,584,000	211,559,000	
Number of equivalent employees	258,911	259,795	258,686	262,722	
Average personnel expense per employee.....	140.50	136.36	128.76	128.04	
Average assets per employee.....	7,490.72	7,358.43	7,313.51	7,355.29	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	9.30	2.02	95	8.41	2.72	90	9.05	3.08	88	8.88	2.85	91			
Overhead expenses / Net Interest Income + non-interest income	81.35	62.28	89	69.90	61.29	82	65.46	60.88	73	66.46	63.61	68			
Percent of Average Assets															
Total overhead expense	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71			
Personnel expense.....	1.88	1.30	90	1.85	1.41	86	1.76	1.44	78	1.74	1.42	82			
Net occupancy expense.....	0.30	0.26	68	0.30	0.28	62	0.28	0.28	52	0.26	0.29	42			
Other operating expenses.....	0.84	0.94	58	0.90	0.97	54	0.93	0.97	58	1.03	1	61			
Overhead less non-interest income	1.38	1.25	61	1.18	1.32	35	1.10	1.38	27	1.07	1.34	23			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	80.82	61.82	89	69.39	60.64	83	64.96	60.37	73	65.48	62.73	66			
Personnel expense.....	50.24	32.36	99	42.13	32.39	92	38.45	32.51	80	37.60	32.93	73			
Net occupancy expense.....	8.03	6.58	73	6.86	6.52	58	6.16	6.48	38	5.68	6.70	29			
Other operating expenses.....	22.54	22.28	68	20.40	21.20	53	20.35	20.90	51	22.20	22.41	55			
Total non-interest income	43.78	28.83	82	42.46	29.23	79	40.84	28.50	78	42.39	31.08	77			
Fiduciary activities income	2.08	2.09	58	2.05	1.97	59	2.28	2.14	62	2.31	2.38	56			
Service charges on domestic deposit accounts	6.35	3.27	91	6.19	3.88	82	5.93	4.15	69	6.18	4.28	67			
Trading revenue.....	1.62	1.28	76	1.18	1.18	69	0.69	0.85	66	1.18	0.90	76			
Investment banking fees and commissions.....	17.41	2.46	94	14.68	3.54	90	14.22	3.42	90	13.89	3.62	89			
Insurance activities revenue.....	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75	1.17	0.55	78			
Venture capital revenue.....	1.34	0.01	96	1.42	0.02	97	1.42	0.02	97	1.15	0.01	97			
Net servicing fees	-0.19	0.01	20	0.62	0.28	78	1.59	0.65	81	1.60	0.60	84			
Net securitization income	0.04	0	91	0.14	0.01	94	0.05	0.01	90	0.13	0.01	94			
Net gain (loss) - sales of loans, OREO, and other assets	2.16	3.92	50	3.36	1.86	78	3.93	1.61	84	1.88	1.67	64			
Other non-interest income.....	12.49	9.65	72	12.37	10.04	71	10.23	9.86	61	12.91	10.77	66			
Overhead less non-interest income	37.04	31.93	62	26.94	31.06	32	24.12	31.46	26	23.09	31.19	22			
Applicable income taxes / Pretax net operating income (tax equivalent).....	-284.83	18.63	0	16.76	20.56	20	19.39	19.04	45	17.13	32.99	16			
Applicable income tax + TE / Pretax net operating income + TE	-239.91	21.18	0	19.22	23.23	14	21.65	21.56	42	21.74	37.95	16			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	460,411,000	481,427,000	475,106,000	494,233,000			-4.37	-6.31
Commercial and industrial loans	162,803,000	188,066,000	193,655,000	185,652,000			-13.43	-1.48
Loans to individuals	110,592,000	115,332,000	112,489,000	121,843,000			-4.11	-13.76
Loans to depository institutions and acceptances of other banks	12,535,000	19,867,000	15,956,000	16,426,000			-36.91	-30.77
Agricultural loans	3,657,000	4,652,000	5,165,000	4,988,000			-21.39	-33.08
Other loans and leases	175,398,000	173,434,000	162,473,000	149,696,000			1.13	42.12
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	925,396,000	982,778,000	964,844,000	972,838,000			-5.84	-0.70
Less: Allowance for loan and lease losses	18,516,000	9,551,000	9,775,000	11,004,000			93.86	60.38
Net loans and leases	906,880,000	973,227,000	955,069,000	961,834,000			-6.82	-1.47
Debt securities that reprice or mature in over 1 year	337,497,000	360,372,000	357,378,000	359,721,000			-6.35	15.67
Mutual funds and equity securities	1,564,000	6,481,000	4,513,000	1,679,000			-75.87	-25.49
Subtotal	1,245,941,000	1,340,080,000	1,316,960,000	1,323,234,000			-7.02	2.61
Interest-bearing bank balances	236,832,000	120,100,000	150,287,000	192,762,000			97.20	6.33
Federal funds sold and reverse repos	63,282,000	104,974,000	84,172,000	83,133,000			-39.72	23.39
Debt securities that reprice or mature within 1 year	88,600,000	57,014,000	57,322,000	55,995,000			55.40	63.71
Trading assets	123,607,000	121,507,000	100,315,000	104,040,000			1.73	60.11
Total earning assets	1,758,318,000	1,743,681,000	1,709,056,000	1,759,190,000			0.84	8.56
Non-interest-bearing cash and due from depository institutions	28,236,000	21,757,000	23,551,000	23,367,000			29.78	47.75
Premises, fixed assets, and leases	13,194,000	13,937,000	9,239,000	9,135,000			-5.33	60.51
Other real estate owned	175,000	307,000	473,000	655,000			-43.00	-87.39
Investment in unconsolidated subsidiaries	20,455,000	19,001,000	17,640,000	15,881,000			7.65	298.34
Intangible and other assets	134,826,000	128,872,000	135,924,000	143,529,000			4.62	0.50
Total assets	1,955,163,000	1,927,555,000	1,895,883,000	1,951,757,000			1.43	9.37
Quarterly average assets	1,922,462,000	1,938,795,000	1,883,555,000	1,934,062,000			-0.84	7.80
Average loans and leases (YTD)	967,573,750	967,348,250	960,857,250	972,376,000			0.02	7.13
Memoranda								
Loans held-for-sale	35,369,000	23,347,000	15,698,000	20,178,000			51.49	77.89
Loans not held-for-sale	890,027,000	959,431,000	949,146,000	952,660,000			-7.23	-2.41
Real estate loans secured by 1–4 family	323,461,000	344,353,000	336,206,000	345,462,000			-6.07	-6.44
Commercial real estate loans	126,300,000	126,328,000	128,670,000	137,456,000			-0.02	-5.95
Construction and land development	20,280,000	18,588,000	21,284,000	23,364,000			9.10	-6.05
Multifamily	15,218,000	14,108,000	13,373,000	13,822,000			7.87	-5.18
Nonfarm nonresidential	90,802,000	93,632,000	94,013,000	100,270,000			-3.02	-6.05
Real estate loans secured by farmland	1,798,000	2,231,000	2,599,000	2,788,000			-19.41	-35.99
Total investment securities	427,717,000	423,873,000	419,213,000	417,421,000			0.91	22.90
U.S. Treasury securities	69,454,000	59,001,000	55,151,000	48,109,000			17.72	-10.41
US agency securities (excluding mortgage-backed securities)	0	1,500,000	2,948,000	2,930,000			-100.00	-100.00
Municipal securities	40,254,000	48,000,000	49,223,000	57,639,000			-16.14	-22.85
Mortgage-backed securities	259,139,000	262,083,000	253,888,000	256,919,000			-1.12	66.33
Asset-backed securities	29,778,000	34,420,000	40,891,000	42,478,000			-13.49	-28.45
Other debt securities	27,528,000	12,388,000	12,599,000	7,667,000			122.22	78.51
Mutual funds and equity securities	1,564,000	6,481,000	4,513,000	1,679,000			-75.87	-25.49
Available-for-sale securities	220,392,000	263,459,000	269,912,000	278,086,000			-16.35	-17.71
U.S. Treasury securities	22,159,000	13,460,000	10,400,000	3,389,000			64.63	-32.58
US agency securities (excluding mortgage-backed securities)	0	1,500,000	2,948,000	2,930,000			-100.00	-100.00
Municipal securities	14,383,000	34,514,000	42,937,000	51,326,000			-58.33	-71.23
Mortgage-backed securities	142,799,000	167,214,000	160,203,000	169,392,000			-14.60	12.27
Asset-backed securities	13,523,000	34,383,000	40,825,000	41,703,000			-60.67	-63.32
Other debt securities	27,528,000	12,388,000	12,599,000	7,667,000			122.22	78.51
Mutual funds and equity securities	0	0	0	1,679,000			-100.00	
Held-to-maturity securities appreciation (depreciation)	6,546,000	2,927,000	-2,673,000	-350,000			123.64	1669.19
Available-for-sale securities appreciation (depreciation)	4,832,000	3,398,000	-2,559,000	1,457,000			42.20	62.15
Structured notes, fair value	0	0	0	0				
Pledged securities	75,506,000	64,811,000	62,561,000	73,825,000			16.50	-35.19

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	434,571,000	60,242,000	60,951,000	74,624,000		621.38	464.03
NOW, ATS and transaction accounts	447,445,000	62,814,000	56,797,000	51,928,000		612.33	1015.41
Time deposits less brokered deposits) < \$250K	-9,595,000	-14,046,000	-12,583,000	-18,450,000			
MMDA and other savings accounts	437,142,000	1,034,965,000	991,189,000	988,646,000		-57.76	-52.78
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	1,309,563,000	1,143,975,000	1,096,354,000	1,096,748,000		14.47	24.45
Time deposits of \$250K or more	9,347,000	37,144,000	39,668,000	48,668,000		-74.84	
Foreign deposits	35,556,000	54,620,000	59,296,000	128,994,000		-34.90	-65.49
Federal funds purchased and repos	46,362,000	92,403,000	92,429,000	88,684,000		-49.83	-44.11
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			-100.00
Other borrowings w/remaining maturity of 1 year or less	43,631,000	51,507,000	59,526,000	55,019,000		-15.29	2.53
Other borrowings w/remaining maturity over 1 year	144,221,000	159,413,000	150,279,000	150,023,000		-9.53	7.31
Brokered deposits < \$250K	50,023,000	87,226,000	91,163,000	61,912,000		-42.65	
Noncore funding	329,140,000	482,313,000	492,361,000	533,300,000		-31.76	-23.73
Trading liabilities	36,282,000	25,217,000	27,260,000	26,796,000		43.88	31.76
Subordinated notes and debentures + trust preferred securities	37,735,000	34,677,000	32,596,000	34,550,000		8.82	2.46
Other liabilities	56,523,000	53,389,000	50,246,000	52,284,000		5.87	24.01
Total liabilities	1,769,243,000	1,739,571,000	1,698,817,000	1,743,678,000		1.71	11.01
Equity Capital							
Perpetual preferred stock (including surplus)	20,984,000	21,620,000	23,309,000	25,480,000		-2.94	-6.00
Common stock	9,136,000	9,136,000	9,136,000	9,136,000		0.00	0.00
Common surplus	60,349,000	60,978,000	60,590,000	60,771,000		-1.03	-0.42
Retained earnings	162,890,000	166,697,000	158,163,000	145,263,000		-2.28	34.77
Accumulated other comprehensive income	194,000	-1,311,000	-6,336,000	-2,144,000			-34.68
Other equity capital components	-68,666,000	-69,974,000	-48,696,000	-31,570,000			
Total holding company equity capital	184,887,000	187,146,000	196,166,000	206,936,000		-1.21	-4.20
Noncontrolling (minority) interest in subsidiaries	1,033,000	838,000	900,000	1,143,000		23.27	15.68
Total equity capital, including minority interest	185,920,000	187,984,000	197,066,000	208,079,000		-1.10	-4.11
Total liabilities and capital	1,955,163,000	1,927,555,000	1,895,883,000	1,951,757,000		1.43	9.37
Memoranda							
Non-interest-bearing deposits	467,176,000	344,835,000	349,845,000	374,053,000		35.48	32.79
Interest-bearing deposits	937,313,000	978,130,000	936,636,000	962,269,000		-4.17	7.52
Total deposits	1,404,489,000	1,322,965,000	1,286,481,000	1,336,322,000		6.16	14.79
Long-term debt that reprices within 1 year	7,397,000	38,332,000	49,294,000	48,501,000		-80.70	-86.05
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	187,146,000	196,166,000	206,936,000	199,581,000			
Accounting restatements	991,000	-11,000	-24,000	-213,000			
Net income	3,301,000	19,549,000	22,393,000	22,183,000			
Net sale of new perpetual preferred stock	-486,000	-1,550,000	-1,007,000	1,658,000			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	2,719,000	2,157,000	1,676,000	2,348,000			
Less: Purchase of treasury stock	3,415,000	24,533,000	20,633,000	9,908,000			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	6,305,000	9,835,000	9,445,000	9,287,000			
Change in other comprehensive income	1,505,000	4,544,000	-3,674,000	825,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-569,000	659,000	-56,000	-251,000			
Holding company equity capital, ending balance	184,887,000	187,146,000	196,166,000	206,936,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	23.55	36.22	23	24.98	37.78	27	25.06	37.19	27	25.32	35.54	28			
Commercial and industrial loans	8.33	13.52	20	9.76	12.02	40	10.21	12.85	43	9.51	12.62	40			
Loans to individuals	5.66	3.40	74	5.98	4.20	68	5.93	4.31	68	6.24	4.47	67			
Loans to depository institutions and acceptances of other banks	0.64	0.03	96	1.03	0.04	96	0.84	0.05	94	0.84	0.06	93			
Agricultural loans.....	0.19	0.19	71	0.24	0.24	73	0.27	0.30	71	0.26	0.21	73			
Other loans and leases.....	8.97	4.63	79	9	5.01	81	8.57	5	78	7.67	5.10	74			
Net loans and leases.....	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18			
Debt securities over 1 year.....	17.26	15.55	62	18.70	14.60	73	18.85	14.63	70	18.43	14.83	66			
Mutual funds and equity securities	0.08	0.05	74	0.34	0.06	93	0.24	0.06	91	0.09	0.06	69			
Subtotal	63.73	78.16	11	69.52	79.65	15	69.46	79.97	16	67.80	79.31	18			
Interest-bearing bank balances	12.11	7.51	79	6.23	3.06	82	7.93	3.04	88	9.88	3.46	88			
Federal funds sold and reverse repos.....	3.24	0.82	87	5.45	1.57	84	4.44	1.66	85	4.26	1.81	84			
Debt securities 1 year or less	4.53	1.68	89	2.96	1.91	76	3.02	1.96	76	2.87	1.86	74			
Trading assets	6.32	1.01	90	6.30	1.19	87	5.29	1.33	85	5.33	1.34	86			
Total earning assets.....	89.93	91.05	33	90.46	89.53	64	90.15	89.74	56	90.13	89.84	52			
Non-interest cash and due from depository institutions.....	1.44	1.07	82	1.13	1.14	46	1.24	1.21	51	1.20	1.22	45			
Other real estate owned.....	0.01	0.02	44	0.02	0.03	46	0.02	0.04	50	0.03	0.05	50			
All other assets.....	8.63	7.82	62	8.41	9.27	39	8.61	8.98	44	8.67	8.86	49			
Memoranda															
Short-term investments	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80	17	8.69	83			
U.S. Treasury securities.....	3.55	0.84	85	3.06	1.03	80	2.91	1.04	83	2.46	1.02	82			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0.08	0.54	41	0.16	0.69	47	0.15	0.75	45			
Municipal securities	2.06	1.69	64	2.49	1.34	75	2.60	1.62	72	2.95	1.60	72			
Mortgage-backed securities	13.25	11.75	57	13.60	11.44	65	13.39	11.13	63	13.16	11.06	66			
Asset-backed securities	1.52	0.32	88	1.79	0.28	92	2.16	0.33	91	2.18	0.30	92			
Other debt securities	1.41	0.42	83	0.64	0.39	74	0.66	0.41	77	0.39	0.38	69			
Loans held-for-sale.....	1.81	0.52	89	1.21	0.39	84	0.83	0.30	84	1.03	0.33	87			
Loans held for investment	45.52	61.72	13	49.77	63.50	17	50.06	63.93	16	48.81	62.63	20			
Real estate loans secured by 1–4 family	16.54	11.91	67	17.86	13.29	68	17.73	13.46	66	17.70	13.44	65			
Revolving	1.58	1.66	56	1.97	2.07	53	2.31	2.27	56	2.56	2.40	59			
Closed-end, secured by first liens	14.90	9.81	75	15.79	10.69	76	15.29	10.57	76	14.97	10.35	75			
Closed-end, secured by junior liens	0.07	0.22	31	0.10	0.28	38	0.14	0.31	36	0.17	0.34	41			
Commercial real estate loans	6.46	22.22	16	6.55	22.23	19	6.79	21.58	18	7.04	19.88	20			
Construction and land development.....	1.04	3.40	23	0.96	3.44	23	1.12	3.51	26	1.20	3.25	26			
Multifamily.....	0.78	3.12	19	0.73	3.01	19	0.71	2.72	20	0.71	2.54	26			
Nonfarm nonresidential	4.64	14.72	19	4.86	14.69	21	4.96	14.44	21	5.14	13.30	23			
Real estate loans secured by farmland.....	0.09	0.33	51	0.12	0.36	53	0.14	0.41	58	0.14	0.32	61			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	49.75	57.15	32	48.99	57.46	34	49.24	56.49	39	50.80	54.84	44			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	49.75	57.15	32	48.99	57.46	34	49.24	56.49	39	50.80	54.84	44			
Real estate loans secured by 1–4 family.....	34.95	19.43	89	35.04	20.75	87	34.85	21.10	89	35.51	21.45	88			
Revolving	3.33	2.64	61	3.87	3.15	60	4.53	3.50	63	5.14	3.77	67			
Closed-end.....	31.63	16.59	88	31.17	17.39	88	30.31	17.39	89	30.37	17.41	87			
Commercial real estate loans	13.65	34.63	17	12.85	33.52	18	13.34	32.14	21	14.13	29.99	23			
Construction and land development.....	2.19	5.26	26	1.89	5.09	26	2.21	5.20	29	2.40	4.90	32			
1–4 family.....	0.14	0.93	24	0.15	0.94	29	0.23	1.02	31	0.24	0.89	35			
Other.....	2.05	4.19	29	1.74	4.02	26	1.98	4.05	30	2.17	3.90	31			
Multifamily.....	1.64	4.96	20	1.44	4.69	19	1.39	4.10	26	1.42	3.84	28			
Nonfarm nonresidential	9.81	22.93	22	9.53	22.15	22	9.74	21.40	23	10.31	20.03	25			
Owner-occupied.....	2.46	7.68	19	2.50	7.72	20	2.68	8.03	22	2.84	7.58	24			
Other.....	7.35	14.95	25	7.03	14.34	23	7.06	13.38	26	7.47	12.45	31			
Real estate loans secured by farmland.....	0.19	0.54	57	0.23	0.55	58	0.27	0.63	60	0.29	0.51	63			
Loans to depository institutions and acceptances of other banks.....	1.35	0.06	94	2.02	0.11	94	1.65	0.12	93	1.69	0.17	91			
Commercial and industrial loans	17.59	22.17	34	19.14	19.53	54	20.07	20.32	53	19.08	20.53	52			
Loans to individuals	11.95	6.13	79	11.74	7.13	75	11.66	7.36	74	12.52	7.61	74			
Credit card loans	3.96	0.65	90	4.17	0.81	90	4.04	1.02	89	3.90	1.12	88			
Agricultural loans.....	0.40	0.32	72	0.47	0.37	76	0.54	0.46	73	0.51	0.33	76			
Other loans and leases.....	18.95	9.09	86	17.65	9.85	80	16.84	9.66	81	15.39	10.32	74			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	263.10	381.27	26	285.71	391.26	31	267.45	379.80	28	261.20	366.85	31			
Real estate loans secured by 1–4 family.....	184.84	125.03	75	204.36	138.18	76	189.26	137.84	70	182.58	138.55	67			
Revolving	17.60	17.42	57	22.56	21.26	58	24.62	23.33	60	26.44	25.05	59			
Closed-end.....	167.24	106.14	82	181.80	115.20	79	164.64	112.79	77	156.14	111.69	75			
Commercial real estate loans	72.17	234.65	17	74.97	229.44	20	72.43	219.72	19	72.65	204.45	22			
Construction and land development.....	11.59	35.62	26	11.03	34.95	27	11.98	35.36	27	12.35	32.91	26			
1–4 family.....	0.76	6.34	26	0.90	6.61	29	1.24	7.04	33	1.22	6.16	35			
Other.....	10.83	28.16	28	10.13	27.32	29	10.74	27.26	30	11.13	26.01	28			
Multifamily.....	8.70	32.74	18	8.37	31.04	20	7.53	27.85	22	7.30	25.95	23			
Nonfarm nonresidential	51.89	155.06	19	55.57	152.10	20	52.92	147.22	21	52.99	137.03	25			
Owner-occupied.....	13	52.37	17	14.58	53.07	20	14.56	54.89	21	14.58	51.62	23			
Other.....	38.89	100.54	22	40.98	97.41	25	38.37	91.80	25	38.41	84.09	27			
Real estate loans secured by farmland.....	1.03	3.44	54	1.32	3.60	55	1.46	4.02	58	1.47	3.31	62			
Loans to depository institutions and acceptances of other banks.....	7.16	0.28	96	11.79	0.44	95	8.98	0.54	94	8.68	0.68	94			
Commercial and industrial loans	93.03	139.91	28	111.61	122.02	49	109.01	128.82	45	98.12	126.55	38			
Loans to individuals	63.20	37.47	73	68.45	43.51	69	63.32	42.67	68	64.39	44.83	68			
Credit card loans	20.95	3.30	91	24.34	4.34	90	21.97	5.31	89	20.07	5.73	87			
Agricultural loans.....	2.09	1.88	72	2.76	2.18	75	2.91	2.72	72	2.64	1.88	75			
Other loans and leases.....	100.23	49.54	82	102.93	52.44	85	91.46	51.79	79	79.12	52.78	74			
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.18	27.32	16	12.21	26.45	16	12.60	24.79	20	13.15	23.09	22			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	69.72	183.76	18	71.24	178.57	21	68.46	167.93	22	67.61	156.17	22			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	82.73	240.85	16	85.82	236.10	19	83.01	225.98	20	82.19	210.40	24			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80	17	8.69	83			
Liquid assets	39.69	26.22	85	35.56	22.44	83	35.21	22.72	82	36.21	24.04	80			
Investment securities.....	21.88	17.85	69	21.99	16.99	76	22.11	17.27	74	21.39	17.35	66			
Net loans and leases.....	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18			
Net loans, leases and standby letters of credit	52.85	62.48	17	57.01	64.84	21	57.16	65.07	22	55.81	63.89	22			
Core deposits	66.98	70.67	27	59.35	63.09	28	57.83	62.13	28	56.19	61.26	30			
Noncore funding	16.83	14.13	69	25.02	19.36	69	25.97	21.34	68	27.32	22.32	71			
Time deposits of \$250K or more	0.48	2.11	13	1.93	2.94	34	2.09	2.89	40	2.49	2.57	56			
Foreign deposits	1.82	0.36	87	2.83	0.43	88	3.13	0.47	89	6.61	0.54	93			
Federal funds purchased and repos.....	2.37	1.47	75	4.79	1.94	83	4.88	1.97	81	4.54	2.23	80			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold).....	-0.87	0.54	10	-0.65	0.48	13	0.44	0.54	45	0.28	0.73	39			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	2.23	1.24	75	2.67	3.01	51	3.14	3.67	52	2.82	3.96	47			
Earning assets that reprice within 1 year	41.23	39.38	51	39.37	39.29	48	40.46	40.29	47	43.83	41.61	59			
Interest-bearing liabilities that reprice within 1 year.....	1.89	8.20	6	6.77	10.19	29	6.68	10.01	35	7.15	8.46	48			
Long-term debt that reprices within 1 year	0.38	0.47	68	1.99	0.96	80	2.60	1.34	76	2.48	1.58	73			
Net assets that reprice within 1 year	38.96	29.11	72	30.61	26.63	58	31.18	27.38	54	34.20	29.77	56			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54	15.21	17.03	45			
Net short-term noncore funding dependence	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22	-1.87	4.83	22			
Short-term investment / Short-term noncore funding	278.87	184.19	75	98.96	77.77	67	97.93	66.46	77	108.08	74.86	74			
Liquid assets - short-term noncore funding / Nonliquid assets.....	53.98	28.18	86	32.23	16.97	83	30.09	16.04	84	32.09	18.16	79			
Net loans and leases / Total deposits	64.57	79.43	14	73.56	90.31	16	74.24	90.08	16	71.98	90.14	16			
Net loans and leases / Core deposits	69.25	88.34	17	85.07	103.93	20	87.11	105	21	87.70	105.65	26			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	4.14	1.57	85	1.84	0.72	86	-1.59	-0.82	20	-0.20	-0.31	44			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.05	4.31	39	2.14	1.36	75	-1.52	-1.98	62	0.82	-0.77	83			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.02			0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	48.11	11.38	93	36.32	12.67	84	34.54	16.19	78	33.38	15.76	75			
Available-for-sale securities	51.53	87.23	6	62.16	85.40	15	64.39	81.88	21	66.62	84.24	24			
U.S. Treasury securities.....	16.24	4.72	85	13.92	6.15	78	13.16	6.99	76	11.53	6.96	70			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0.35	3.49	36	0.70	4.02	36	0.70	4.42	40			
Municipal securities	9.41	9.83	62	11.32	7.75	71	11.74	9.16	62	13.81	9.31	66			
Mortgage-backed securities.....	60.59	66.64	39	61.83	67.43	40	60.56	65.45	38	61.55	65.34	42			
Asset-backed securities.....	6.96	1.91	85	8.12	1.66	86	9.75	2.05	88	10.18	1.74	90			
Other debt securities	6.44	3.01	81	2.92	2.94	68	3.01	2.79	69	1.84	2.57	63			
Mutual funds and equity securities	0.37	0.35	67	1.53	0.40	88	1.08	0.42	84	0.40	0.51	58			
Debt securities 1 year or less	20.71	10.55	82	13.45	11.86	64	13.67	11.91	69	13.41	11.79	63			
Debt securities 1 to 5 years	9.73	17.03	42	13.70	17.94	52	13.90	19.18	46	13.61	18.80	47			
Debt securities over 5 years.....	69.18	69.86	44	71.32	66.02	44	71.35	64.73	48	72.57	64.73	50			
Pledged securities	17.65	35.67	31	15.29	30.57	29	14.92	33.30	23	17.69	34.58	29			
Structured notes, fair value.....	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	37.80	183.32	27	-3.32	26.69	34	-12.09	6.77	26	0.38	19.19	39			
Investment securities.....	0.91	23.62	19	1.11	11.75	30	0.43	9.42	36	2.12	8.45	40			
Core deposits	14.47	26.88	13	4.34	11.23	28	-0.04	7.29	19	-1.42	12.19	12			
Noncore funding	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20	4.55	5.59	58			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	633,545,000	577,588,000	572,985,000	559,342,000	
Commit: Secured commercial real estate loans	27,330,000	25,882,000	23,108,000	23,864,000	
Commit: Unsecured real estate loans	12,107,000	12,034,000	11,741,000	9,512,000	
Credit card lines (reported semiannually, June/Dec)	136,857,000	130,638,000	124,510,000	122,919,000	
Securities underwriting	0	0	0	0	
Standby letters of credit	126,406,000	125,643,000	128,679,000	127,429,000	
Commercial and similar letters of credit	1,794,000	1,387,000	1,161,000	1,170,000	
Securities lent	5,726,000	4,764,000	8,786,000	11,356,000	
Credit derivatives - notional amount (holding company as guarantor)	44,760,000	12,215,000	11,741,000	9,021,000	
Credit derivatives - notional amount (holding company as beneficiary)	30,088,000	25,430,000	20,980,000	17,517,000	
Credit derivative contracts w/ purchased credit protection-investment grade..	8,468,000	15,674,000	1,481,000	1,024,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	39,080,000	39,532,000	39,581,000	31,019,000	
Derivative Contracts					
Interest rate futures and forward contracts	3,056,946,000	4,614,589,000	3,326,029,000	2,276,665,000	
Written options contracts (interest rate)	643,680,000	737,573,000	574,018,000	446,383,000	
Purchased options contracts (interest rate)	693,765,000	759,736,000	593,005,000	501,547,000	
Interest rate swaps	3,991,953,000	5,424,243,000	5,020,495,000	3,636,198,000	
Futures and forward foreign exchange	292,304,000	228,715,000	232,571,000	77,909,000	
Written options contracts (foreign exchange)	13,107,000	16,421,000	17,873,000	17,943,000	
Purchased options contracts (foreign exchange)	13,360,000	16,762,000	18,500,000	18,252,000	
Foreign exchange rate swaps	182,615,000	157,383,000	143,066,000	292,913,000	
Commodity and other futures and forward contracts	26,088,000	24,495,000	25,367,000	24,186,000	
Written options contracts (commodity and other)	138,807,000	137,716,000	109,485,000	105,144,000	
Purchased options contracts (commodity and other)	136,106,000	141,717,000	111,203,000	100,055,000	
Commodity and other swaps	37,383,000	67,217,000	51,928,000	59,210,000	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
32.40	22.01	82	29.96	23.52	74	30.22	24.05	73	28.66	24.03	70			
6.47	0.71	99	6.52	0.84	98	6.79	0.92	99	6.53	0.96	99			
0.09	0.02	89	0.07	0.02	85	0.06	0.02	82	0.06	0.03	77			
0.29	0.18	86	0.25	0.40	82	0.46	0.62	82	0.58	0.75	85			
2.29	0.35	93	0.63	0.42	75	0.62	0.52	83	0.46	0.30	80			
1.54	0.30	91	1.32	0.52	88	1.11	0.75	89	0.90	0.55	88			
0.43	0.25	80	0.81	0.30	84	0.08	0.52	73	0.05	0.19	74			
2	0.30	92	2.05	0.45	91	2.09	0.69	89	1.59	0.59	89			
471.88	48.62	93	639.49	68.47	92	539.25	65.81	93	387.16	75.35	90			
428.93	34.36	94	598.49	47.31	93	501.80	43.84	94	351.52	53.66	91			
156.35	6.21	96	239.40	10.67	95	175.43	11.40	94	116.65	13.82	90			
32.92	2.18	94	38.26	2.47	93	30.28	2.16	94	22.87	2.60	91			
35.48	1.46	94	39.41	2.65	93	31.28	2.32	94	25.70	2.37	92			
204.17	20.83	94	281.41	28.86	93	264.81	26.74	94	186.30	25.60	93			
25.64	6.01	91	21.75	10.12	90	21.73	10.92	91	20.85	9.40	90			
14.95	3.47	91	11.87	5.23	88	12.27	5.22	91	3.99	4.53	85			
0.67	0.03	93	0.85	0.05	93	0.94	0.14	94	0.92	0.06	93			
0.68	0.04	93	0.87	0.08	92	0.98	0.13	94	0.94	0.06	93			
9.34	0.77	93	8.16	2.03	92	7.55	2.17	93	15.01	2.34	92			
17.31	1.86	93	19.25	3.32	91	15.72	4.08	89	14.79	3.81	88			
1.33	0.14	92	1.27	0.19	91	1.34	0.25	90	1.24	0.30	88			
7.10	0.52	92	7.14	0.98	91	5.77	1.48	89	5.39	1.21	88			
6.96	0.37	93	7.35	0.94	91	5.87	1.29	90	5.13	1.12	88			
1.91	0.32	89	3.49	0.38	91	2.74	0.40	89	3.03	0.29	93			
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)														
Standby letters of credit														
Commercial and similar letters of credit														
Securities lent														
Credit derivatives - notional amount (holding company as guarantor)														
Credit derivatives - notional amount (holding company as beneficiary)														
Credit derivative contracts w/ purchased credit protection-investment grade..														
Credit derivative contracts w/ purchased credit protection-noninvest grade..														
Derivative contracts														
Interest rate futures and forward contracts														
Written options contracts (interest rate)														
Purchased options contracts (interest rate)														
Interest rate swaps														
Futures and forward foreign exchange contracts														
Written options contracts (foreign exchange)														
Purchased options contracts (foreign exchange)														
Interest rate swaps														
Commodity and other futures and forward contracts														
Written options contracts (commodity and other)														
Purchased options contracts (commodity and other)														
Commodity and other swaps														
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	65.48	42.82	81	59.71	45.53	74	59.63	44.93	74	57.52	46.60	72		

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	9,226,114,000	12,326,567,000	10,223,540,000	7,556,405,000	
Interest rate contracts	8,386,344,000	11,536,141,000	9,513,547,000	6,860,793,000	
Foreign exchange contracts.....	501,386,000	419,281,000	412,010,000	407,017,000	
Equity, commodity, and other contracts	338,384,000	371,145,000	297,983,000	288,595,000	
Derivatives Position					
Futures and forwards	3,375,338,000	4,867,799,000	3,583,967,000	2,378,760,000	
Written options	795,594,000	891,710,000	701,376,000	569,470,000	
Exchange-traded.....	75,705,000	90,147,000	76,175,000	105,223,000	
Over-the-counter.....	719,889,000	801,563,000	625,201,000	464,247,000	
Purchased options	843,231,000	918,215,000	722,708,000	619,854,000	
Exchange-traded.....	100,190,000	108,132,000	105,467,000	115,496,000	
Over-the-counter.....	743,041,000	810,083,000	617,241,000	504,358,000	
Swaps	4,211,951,000	5,648,843,000	5,215,489,000	3,988,321,000	
Held for trading.....	8,640,156,000	11,807,933,000	9,791,513,000	7,054,712,000	
Interest rate contracts	7,913,566,000	11,101,812,000	9,153,834,000	6,421,522,000	
Foreign exchange contracts.....	406,959,000	360,315,000	358,323,000	356,920,000	
Equity, commodity, and other contracts	319,631,000	345,806,000	279,356,000	276,270,000	
Non-traded.....	585,958,000	518,634,000	432,027,000	501,693,000	
Interest rate contracts	472,778,000	434,329,000	359,713,000	439,271,000	
Foreign exchange contracts.....	94,427,000	58,966,000	53,687,000	50,097,000	
Equity, commodity, and other contracts	18,753,000	25,339,000	18,627,000	12,325,000	
Derivative contracts (excluding futures and FX 14 days or less)	12,188,357,000	15,009,717,000	12,251,840,000	9,452,131,000	
One year or less	6,133,577,000	7,927,558,000	6,217,909,000	4,643,414,000	
Over 1 year to 5 years	3,882,744,000	4,404,017,000	3,757,654,000	2,965,414,000	
Over 5 years	2,172,036,000	2,678,142,000	2,276,277,000	1,843,303,000	
Gross negative fair value (absolute value)	56,442,000	37,836,000	31,755,000	33,857,000	
Gross positive fair value.....	65,026,000	39,206,000	34,265,000	35,945,000	
Held for trading.....	58,273,000	34,732,000	28,947,000	30,968,000	
Non-traded.....	6,753,000	4,474,000	5,318,000	4,977,000	
Current credit exposure on risk-based capital derivative contracts	32,731,000	17,986,000	15,899,000	18,492,000	
Credit losses on derivative contracts	0	1,000	1,000	-2,000	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	8,000	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	90.90	94.10	24	93.59	93.44	30	93.06	92.91	33	90.79	92.20	31			
Foreign exchange contracts	5.43	3.49	78	3.40	3.20	70	4.03	3.39	71	5.39	3.53	75			
Equity, commodity, and other contracts	3.67	1.17	82	3.01	1.64	77	2.91	1.93	75	3.82	1.94	77			
Futures and forwards	36.58	14.05	82	39.49	13.49	83	35.06	12.78	85	31.48	13.23	83			
Written options	8.62	8.18	63	7.23	5.91	68	6.86	6.60	63	7.54	6.68	66			
Exchange-traded	0.82	0.14	89	0.73	0.15	88	0.75	0.23	85	1.39	0.27	88			
Over-the-counter	7.80	7.73	63	6.50	5.10	68	6.12	5.49	65	6.14	5.27	65			
Purchased options	9.14	3.42	79	7.45	4.42	73	7.07	4.19	71	8.20	4.73	75			
Exchange-traded	1.09	0.15	89	0.88	0.28	86	1.03	0.32	84	1.53	0.33	87			
Over-the-counter	8.05	2.86	80	6.57	3.35	77	6.04	3.20	73	6.67	3.32	76			
Swaps	45.65	68.76	22	45.83	69.75	22	51.01	70.34	22	52.78	68.94	23			
Held for trading	93.65	43.53	81	95.79	44.16	81	95.77	46.31	81	93.36	46.32	75			
Interest rate contracts	85.77	36.62	85	90.06	37.24	86	89.54	38.40	85	84.98	37.84	83			
Foreign exchange contracts	4.41	1.60	84	2.92	1.60	78	3.50	1.85	78	4.72	2.10	80			
Equity, commodity, and other contracts	3.46	0.68	85	2.81	0.83	82	2.73	1.14	80	3.66	1.01	82			
Non-traded	6.35	56.47	18	4.21	55.84	18	4.23	53.69	18	6.64	53.68	25			
Interest rate contracts	5.12	53.82	19	3.52	52.22	19	3.52	50.60	21	5.81	51.23	25			
Foreign exchange contracts	1.02	0.46	83	0.48	0.34	79	0.53	0.57	77	0.66	0.60	78			
Equity, commodity, and other contracts	0.20	0.10	84	0.21	0.13	83	0.18	0.16	84	0.16	0.21	81			
Derivative contracts (excluding futures and forex 14 days or less)	132.11	91.48	94	121.77	93.86	91	119.84	94.47	91	125.09	95.63	90			
One year or less	66.48	32.05	82	64.31	32.17	79	60.82	32.51	77	61.45	31.96	80			
Over 1 year to 5 years	42.08	27.06	72	35.73	30.45	58	36.75	31.16	60	39.24	31.85	62			
Over 5 years	23.54	29.56	45	21.73	28.09	45	22.27	28.71	45	24.39	29.43	50			
Gross negative fair value (absolute value)	0.61	1.55	32	0.31	0.83	31	0.31	0.72	16	0.45	0.69	29			
Gross positive fair value	0.70	2.23	10	0.32	1.19	12	0.34	0.85	11	0.48	0.71	30			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.36	0.07	90	0.24	0.06	90	0.19	0.06	89	0.19	0.06	87			
Gross positive fair value (X)	0.41	0.09	91	0.25	0.07	90	0.20	0.06	89	0.20	0.06	90			
Held for trading (X)	0.37	0.07	91	0.22	0.06	90	0.17	0.05	89	0.17	0.05	87			
Non-traded (X)	0.04	0.02	83	0.03	0.01	87	0.03	0.01	94	0.03	0.01	90			
Current credit exposure (X)	0.21	0.06	89	0.11	0.05	85	0.09	0.04	86	0.10	0.04	86			
Credit losses on derivative contracts	0	0	43	0	0	92	0	0	94	0	0	4			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.01	0	98	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	2.74	0.85	89	1.44	0.73	85	1.27	0.53	86	1.47	0.53	87			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	9,551,000	9,775,000	11,004,000	11,419,000	
Gross losses	4,525,000	4,193,000	4,428,000	4,587,000	
Write-downs, transfers to loans held-for-sale	0	0	0	1,000	
Recoveries	1,236,000	1,431,000	1,684,000	1,659,000	
Net losses	3,289,000	2,762,000	2,744,000	2,928,000	
Provision for loan and lease losses	13,199,000	2,714,000	1,767,000	2,693,000	
Adjustments	-945,000	-176,000	-252,000	-180,000	
Ending balance	18,516,000	9,551,000	9,775,000	11,004,000	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.68	0.51	79	0.14	0.15	58	0.09	0.14	39	0.14	0.16	54		
Provision for loan and lease losses / Average loans and leases	1.36	0.82	82	0.28	0.24	65	0.18	0.24	52	0.28	0.28	64		
Provision for loan and lease losses / Net loan and lease losses	401.31	487.86	58	98.26	130.58	26	64.40	134.68	15	91.97	143.18	25		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.08	1.58	79	1	0.83	71	1.03	0.90	69	1.16	0.98	72		
Allowance for loan and lease losses / Total loans and leases	2	1.55	78	0.97	0.81	69	1.01	0.89	69	1.13	0.96	67		
Allowance for loan and lease losses / Net loans and leases losses (X)	5.63	11.58	40	3.46	8.03	37	3.56	7.54	33	3.76	8.39	34		
Allowance for loan and lease losses / Nonaccrual assets	196.44	299.17	38	152.47	218.72	47	142.83	214.03	38	134.44	178.03	40		
ALLL / 90+ days past due + nonaccrual loans and leases	104.19	244.34	14	67.86	151.73	20	60.15	160.51	15	51.42	136.22	14		
Gross loan and lease losses / Average loans and leases	0.47	0.34	74	0.43	0.28	77	0.46	0.30	81	0.47	0.33	80		
Recoveries / Average loans and leases	0.13	0.07	85	0.15	0.08	86	0.18	0.09	88	0.17	0.09	84		
Net losses / Average loans and leases	0.34	0.27	69	0.29	0.21	72	0.29	0.22	75	0.30	0.24	75		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	75		
Recoveries / Prior year-end losses	29.48	33.98	50	32.32	36.22	55	36.71	41.30	58	31.62	33.49	51		
Earnings coverage of net loan and lease losses (X)	4.19	22.91	19	9.74	24.40	39	11.04	21.75	42	10.27	19.67	46		

Net Loan and Lease Losses By Type

Real estate loans	0.04	0.04	60	-0.03	0.01	11	-0.04	0.02	11	-0.02	0.02	10		
Real estate loans secured by 1-4 family	-0.02	0.01	24	-0.03	0.01	14	-0.04	0.01	13	-0.01	0.03	18		
Revolving	-0.14	0.01	9	-0.10	0.02	10	-0.02	0.03	20	0.10	0.09	60		
Closed-end	0	0	36	-0.02	0	17	-0.04	0.01	13	-0.02	0.02	14		
Commercial real estate loans	0.10	0.07	73	-0.01	0.01	13	-0.04	0.01	12	-0.06	0.01	4		
Construction and land development	-0.12	0	3	-0.09	-0.01	8	-0.08	-0.03	20	-0.17	-0.02	6		
1-4 family	-0.07	0	4	-0.04	0	4	-0.02	-0.01	14	0	0	26		
Other	-0.05	0	10	-0.05	-0.01	18	-0.06	-0.02	19	-0.17	-0.01	4		
Multifamily	0.02	0	90	0.01	0	85	-0.01	0	18	-0.04	-0.01	13		
Nonfarm nonresidential	0.17	0.11	75	0	0.02	50	-0.03	0.02	10	-0.04	0.03	6		
Owner-occupied	0	0.02	12	0	0.01	23	-0.02	0.01	5	0	0.01	23		
Other	0.17	0.08	80	0.01	0.01	63	-0.01	0.01	15	-0.03	0.01	6		
Real estate loans secured by farmland	0.28	0.02	92	0.04	0.01	86	0	0	50	-0.11	0.01	3		
Commercial and industrial loans	0.70	0.47	76	0.27	0.37	45	0.13	0.31	32	0.25	0.39	48		
Loans to individuals	1.48	1.13	73	1.77	1.17	73	2.02	1.16	80	1.95	1.25	76		
Credit card loans	3.11	2.92	54	3.34	3.11	56	3.31	2.92	54	3.27	2.92	56		
Agricultural loans	0.27	0.19	79	0.26	0.08	83	0.66	0.15	86	0.06	0.18	60		
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50		
Other loans and leases	0.17	0.15	68	0.19	0.15	71	0.21	0.14	72	0.14	0.15	63		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	9,139,000		7,416,000		8,271,000		10,823,000							
90+ days past due loans and leases	8,403,000		7,836,000		9,438,000		13,363,000							
Nonaccrual loans and leases	9,369,000		6,239,000		6,812,000		8,036,000							
Total past due and nonaccrual loans and leases	26,911,000		21,491,000		24,521,000		32,222,000							
Restructured 30–89 days past due	1,250,000		602,000		763,000		937,000							
Restructured 90+ days past due	1,708,000		713,000		792,000		976,000							
Restructured nonaccrual	4,452,000		2,830,000		4,023,000		4,785,000							
Total restructured loans and leases	7,410,000		4,145,000		5,578,000		6,698,000							
30–89 days past due loans held for sale	972,000		552,000		389,000		392,000							
90+ days past due loans held for sale	1,361,000		450,000		368,000		465,000							
Nonaccrual loans held for sale	522,000		765,000		137,000		136,000							
Total past due and nonaccrual loans held for sale	2,855,000		1,767,000		894,000		993,000							
Restructured loans and leases in compliance	7,103,000		7,625,000		9,896,000		11,031,000							
Other real estate owned	175,000		307,000		473,000		655,000							
Other Assets														
30–89 days past due	6,000		83,000		11,000		25,000							
90+ days past due	15,000		8,000		15,000		9,000							
Nonaccrual	57,000		25,000		32,000		149,000							
Total other assets past due and nonaccrual	78,000		116,000		58,000		183,000							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.99	0.39	91	0.75	0.43	84	0.86	0.44	89	1.11	0.47	90		
90+ days past due loans and leases	0.91	0.12	93	0.80	0.15	90	0.98	0.17	92	1.37	0.20	94		
Nonaccrual loans and leases	1.01	0.66	82	0.63	0.51	69	0.71	0.54	74	0.83	0.63	74		
90+ days past due and nonaccrual loans and leases	1.92	0.85	89	1.43	0.71	90	1.68	0.75	91	2.20	0.88	92		
30–89 days past due restructured	0.14	0.01	95	0.06	0.01	90	0.08	0.02	88	0.10	0.02	87		
90+ days past due restructured	0.18	0.01	96	0.07	0.01	92	0.08	0.01	90	0.10	0.01	89		
Nonaccrual restructured	0.48	0.13	94	0.29	0.14	83	0.42	0.16	90	0.49	0.20	90		
30–89 days past due loans held for sale	0.11	0	97	0.06	0	93	0.04	0	93	0.04	0	92		
90+ days past due loans held for sale	0.15	0	96	0.05	0	96	0.04	0	94	0.05	0	93		
Nonaccrual loans held for sale	0.06	0.01	91	0.08	0	96	0.01	0	87	0.01	0	84		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.99	0.40	90	0.76	0.43	84	0.86	0.44	89	1.11	0.47	89		
90+ days past due assets	0.91	0.12	93	0.80	0.15	90	0.98	0.18	92	1.37	0.20	94		
Nonaccrual assets	1.02	0.67	82	0.64	0.53	67	0.71	0.57	72	0.84	0.64	74		
30+ days past due and nonaccrual assets	2.92	1.29	88	2.20	1.19	87	2.55	1.26	89	3.33	1.39	91		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.91	0.52	86	0.73	0.44	84	0.86	0.48	85	1.10	0.54	90		
90+ days past due and nonaccrual assets + other real estate owned	0.92	0.55	86	0.75	0.48	81	0.88	0.52	84	1.14	0.59	89		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	1	0.60	87	0.80	0.53	77	0.99	0.60	85	1.11	0.72	87		
Allowance for loan and lease losses	105.88	66.66	81	162.14	115.41	78	191.67	118.28	86	196.61	129.01	82		
Equity capital + allowance for loan and lease losses	9.64	4.97	88	7.87	4.28	86	9.10	4.79	89	9.93	5.78	87		
Tier 1 capital + allowance for loan and lease losses	11.09	6.05	89	9.19	5.65	83	10.55	6.16	86	11.43	7.35	82		
Loans and leases + other real estate owned	2.12	0.97	90	1.58	0.85	90	1.94	0.96	93	2.22	1.15	92		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.50	0.39	95	1.01	0.38	91	1.15	0.42	92	1.50	0.44	95			
	90+ days past due		1.71	0.16	93	1.47	0.16	93	1.82	0.22	94	2.55	0.26	94			
	Nonaccrual.....		1.34	0.76	85	0.92	0.46	84	1.06	0.57	83	1.19	0.69	83			
Commercial and industrial	30–89 days past due		0.23	0.23	64	0.16	0.31	35	0.22	0.30	49	0.36	0.32	66			
	90+ days past due		0.02	0.03	60	0.02	0.05	54	0.01	0.05	49	0.01	0.05	42			
	Nonaccrual.....		1.43	0.75	83	0.76	0.83	55	0.64	0.76	51	0.95	0.93	56			
Individuals	30–89 days past due		1.30	0.83	80	1.65	0.83	84	1.88	0.84	89	2.02	0.97	88			
	90+ days past due		0.46	0.14	86	0.62	0.17	87	0.65	0.16	89	0.60	0.19	86			
	Nonaccrual.....		0.22	0.28	57	0.13	0.17	53	0.16	0.23	53	0.15	0.24	53			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0.04	0	96	0.15	0	94			
	90+ days past due		0	0	46	0	0	49	0	0	47	0.03	0.05	90			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0.57	0.17	86	0.56	0.24	77	0.68	0.17	87	0.42	0.17	80			
	90+ days past due		0.05	0	95	0.06	0	91	0.04	0	91	0.10	0	93			
	Nonaccrual.....		2.05	0.49	88	0.60	0.67	67	0.76	0.75	68	0.56	0.96	61			
Foreign governments	30–89 days past due		0	0	50	0	0.07	47	0	0.01	46	0	0	50			
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....		0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46			
Other loans and leases	30–89 days past due		0.23	0.18	70	0.20	0.20	64	0.13	0.17	60	0.16	0.20	66			
	90+ days past due		0	0.01	74	0	0.01	68	0.01	0.01	76	0	0.02	25			
	Nonaccrual.....		0.32	0.15	77	0.11	0.13	64	0.18	0.14	72	0.13	0.10	66			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	1.95	0.65	92	1.32	0.67	87	1.55	0.71	87	2.02	0.74	94			
	90+ days past due	2.42	0.33	89	2.05	0.31	90	2.56	0.46	89	3.64	0.49	90			
	Nonaccrual	1.34	0.89	76	1.11	0.73	77	1.32	0.86	77	1.51	0.97	76			
Revolving	30–89 days past due	0.77	0.48	77	0.82	0.45	84	0.79	0.50	77	1.04	0.61	85			
	90+ days past due	0.08	0.03	82	0.13	0.05	82	0.13	0.05	77	0.16	0.07	82			
	Nonaccrual	3.75	1.13	88	3.13	1	85	3.13	1.17	84	2.86	1.17	82			
Closed-end	30–89 days past due	2.08	0.65	93	1.38	0.70	86	1.67	0.75	88	2.18	0.79	94			
	90+ days past due	2.66	0.38	89	2.28	0.35	89	2.93	0.53	89	4.23	0.57	91			
	Nonaccrual	1.09	0.87	72	0.86	0.70	68	1.05	0.84	70	1.28	0.96	68			
Junior lien	30–89 days past due	0.01	0.02	47	0.01	0.02	41	0.01	0.03	45	0.02	0.03	47			
	90+ days past due	0	0	70	0	0	64	0	0	24	0	0	57			
	Nonaccrual	0.03	0.04	50	0.03	0.04	52	0.05	0.06	58	0.06	0.07	60			
Commercial real estate	30–89 days past due	0.45	0.26	76	0.19	0.18	65	0.19	0.17	60	0.29	0.18	72			
	90+ days past due	0.03	0.02	80	0.02	0.03	68	0.04	0.03	74	0.01	0.04	51			
	Nonaccrual	1.18	0.62	84	0.41	0.23	77	0.43	0.28	75	0.44	0.34	68			
Construction and development	30–89 days past due	1.11	0.28	87	0.29	0.28	68	0.25	0.21	66	0.58	0.23	83			
	90+ days past due	0	0.01	77	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0.24	0.41	62	0.23	0.20	74	0.16	0.19	60	0.18	0.24	53			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0.06	0.07	67			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0.02	0.02	70	0.03	0.02	70	0.05	0.03	77			
Other	30–89 days past due	1.11	0.22	88	0.29	0.20	75	0.25	0.13	77	0.52	0.13	86			
	90+ days past due	0	0	86	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0.24	0.35	66	0.20	0.17	75	0.13	0.15	65	0.12	0.18	52			
Multifamily	30–89 days past due	0.10	0.09	70	0.17	0.08	84	0.26	0.10	80	0.19	0.07	83			
	90+ days past due	0.01	0	92	0	0	41	0.04	0.01	86	0.08	0.01	92			
	Nonaccrual	0.21	0.11	78	0.08	0.05	76	0.17	0.08	78	0.18	0.10	75			
Nonfarm non-residential	30–89 days past due	0.37	0.23	74	0.18	0.14	64	0.16	0.17	52	0.24	0.17	66			
	90+ days past due	0.04	0.02	82	0.03	0.03	70	0.05	0.03	78	0.01	0.04	47			
	Nonaccrual	1.55	0.80	84	0.49	0.28	77	0.53	0.30	74	0.54	0.38	68			
Owner Occupied	30–89 days past due	0.11	0.07	72	0.04	0.07	43	0.06	0.09	42	0.08	0.07	62			
	90+ days past due	0	0	73	0.02	0.01	73	0.01	0.01	64	0	0.02	53			
	Nonaccrual	0.54	0.27	84	0.40	0.16	85	0.41	0.17	86	0.41	0.21	78			
Other	30–89 days past due	0.26	0.14	76	0.14	0.07	77	0.10	0.07	73	0.16	0.09	76			
	90+ days past due	0.04	0.01	85	0.01	0.01	77	0.04	0.01	85	0	0.02	55			
	Nonaccrual	1.01	0.44	81	0.10	0.10	56	0.12	0.13	64	0.13	0.14	55			
Farmland	30–89 days past due	0.06	0.11	64	0.18	0.23	60	0.73	0.25	83	0.04	0.27	45			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	3.89	1.13	88	4.12	0.84	92	1.81	1.23	76	1.61	1.07	69			
Credit card	30–89 days past due	1.18	0.95	68	1.30	1.19	56	1.29	1.22	50	1.29	1.08	64			
	90+ days past due	1	0.63	70	1.33	0.78	74	1.31	0.73	74	1.30	0.75	77			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,694,000	1,283,000	22,531,000	40,015,000											
Retained earnings	164,610,000	166,697,000	158,163,000	145,263,000											
Accumulated other comprehensive income (AOCI)	194,000	-1,311,000	-6,336,000	-1,818,000											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	166,498,000	166,669,000	174,358,000	183,460,000											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,876,000	28,163,000	28,379,000	29,013,000											
Accumulated other comprehensive income-related adjustments	-125,000	-297,000	-507,000	-429,000											
Other deductions from common equity tier 1 capital	450,000	43,000	123,000	111,000											
Subtotal:	138,297,000	138,760,000	146,363,000	154,765,000											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	138,297,000	138,760,000	146,363,000	154,765,000											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	20,108,000	20,477,000	21,807,000	23,802,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	20,108,000	20,477,000	21,807,000	23,802,000											
Less: Additional tier 1 capital deductions	209,000	288,000	304,000	358,000											
Additional tier 1 capital	19,899,000	20,189,000	21,503,000	23,444,000											
Tier 1 Capital	158,196,000	158,949,000	167,866,000	178,209,000											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	22,120,000	23,695,000	24,888,000	25,703,000											
Non-qualifying capital instruments	80,000	435,000	580,000	725,000											
Total capital minority interest not included in tier 1 capital	2,318,000	2,905,000	3,173,000	3,731,000											
Allowance for loan and lease losses in tier 2 capital	14,134,000	10,456,000	10,706,000	11,960,000											
Exited advanced approach eligible credit reserves	4,408,000	2,566,000	2,463,000	2,196,000											
Unrealized gains on AFS preferred stock classified as equity	38,652,000	37,491,000	39,347,000	42,135,000											
Tier 2 capital before deductions	28,926,000	29,601,000	31,104,000	32,371,000											
Exited advanced approach tier 2 capital before deductions	188,000	217,000	172,000	247,000											
Less: Tier 2 capital deductions	38,464,000	37,274,000	39,175,000	41,888,000											
Tier 2 capital	28,738,000	29,384,000	30,932,000	32,124,000											
Exited advanced approach tier 2 capital	196,660,000	196,223,000	207,041,000	220,097,000											
Total capital	186,934,000	188,333,000	198,798,000	210,333,000											
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,924,182,000	1,938,795,000	1,883,555,000	1,934,062,000											
Less: Deductions from common equity tier 1 capital	28,334,000	28,546,000	28,748,000	29,499,000											
Less: Other deductions	-4,410,000	-3,048,000	4,508,000	-1,005,000											
Total assets for leverage ratio	1,900,258,000	1,913,297,000	1,850,299,000	1,905,568,000											
Total risk-weighted assets	1,193,744,490	1,245,853,140	1,247,210,850	1,260,670,575											
Exited advanced approach total RWA	1,158,354,507	1,165,078,612	1,177,348,024	1,199,548,660											
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.59	12.35	40	11.14	12.11	34	11.74	12.09	51	12.28	12.16	64			
Common equity tier 1 capital, column B	11.94	0.30	93	11.91	0.29	95	12.43	0.52	95	12.90	0.44	97			
Tier 1 capital, column A	13.25	13.08	58	12.76	12.78	57	13.46	12.85	71	14.14	12.95	73			
Tier 1 capital, column B	13.66	0.34	93	13.64	0.34	94	14.26	0.60	94	14.86	0.51	98			
Total capital, column A	16.47	15.23	75	15.75	14.36	76	16.60	14.45	80	17.46	14.63	84			
Total capital, column B	16.14	0.39	95	16.16	0.38	96	16.89	0.67	96	17.53	0.57	99			
Tier 1 leverage	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32	9.35	9.53	46			
Supplementary leverage ratio, advanced approaches HCs	8.05	8.72	42	7.07	7.41	55	7.72	7.31	66	8.01	6.58	80			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets				8,260,000			27,547,000			27,350,000			28,197,000			-70.01	-73.87
Total property and casualty assets				834,000			1,029,000			1,040,000			1,147,000			-18.95	-86.03
Reinsurance recoverables (P/C)													13,000				
Total life and health assets				7,426,000			26,518,000			26,310,000			27,050,000			-72.00	-71.04
Reinsurance recoverables (L/H)				0			0			0			0				
Separate account assets (L/H)																	
Total insurance underwriting equity				3,457,000			23,192,000			22,327,000			22,285,000			-85.09	-83.52
Total property and casualty equity				188,000			172,000			190,000			156,000			9.30	-74.66
Total life and health equity				3,269,000			23,020,000			22,137,000			22,129,000			-85.80	-83.85
Total insurance underwriting net income				220,000			774,000			760,000			1,085,000			-71.58	-67.79
Total property and casualty				19,000			26,000			43,000			2,000			-26.92	171.43
Total life and health				201,000			748,000			717,000			1,083,000			-73.13	-70.27
Claims and claims adjusted expense reserves (P/C)				483,000			464,000			416,000			376,000			4.09	-45.67
Unearned premiums (P/C)				0			0			0			0				-100.00
Policyholder benefit and contractholder funds (L/H)				700,000			609,000			565,000			491,000			14.94	78.12
Separate account liabilities (L/H)				0			0			0			0				
Insurance activities revenue				349,000			378,000			429,000			1,049,000			-7.67	-79.40
Other insurance activities income				60,000			73,000			105,000			727,000			-17.81	-95.20
Insurance and reinsurance underwriting income				289,000			305,000			324,000			322,000			-5.25	-34.76
Premiums				289,000			305,000			324,000			322,000			-5.25	-34.76
Credit related insurance underwriting				0			1,000			6,000			10,000			-100.00	-100.00
Other insurance underwriting				289,000			304,000			318,000			312,000			-4.93	-19.50
Insurance benefits, losses, expenses				396,000			305,000			302,000			329,000			29.84	5.32
Net assets of insurance underwriting subsidiaries				7,191,000			7,706,000			7,911,000			9,140,000			-6.68	-29.01
Life insurance assets				20,380,000			20,070,000			19,751,000			19,549,000			1.54	6.15
Analysis Ratios																	
12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Insurance underwriting assets / Consolidated assets	0.42	0	96	1.43	0.01	95	1.44	0.01	95	1.44	0.01	95	1.44	0.01	95		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	10.10	53.67	39	3.74	51.47	37	3.80	56.12	31	4.07	52.23	33					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	89.90	46.33	60	96.26	48.53	62	96.20	43.88	68	95.93	47.77	66					
Separate account assets (L/H) / Total life assets	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45					
Insurance activities revenue / Adjusted operating income	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75	1.17	0.55	78					
Premium income / Insurance activities revenue	82.81	2.84	96	80.69	7.32	91	75.52	4.86	93	30.70	4.64	88					
Credit related premium income / Total premium income	0	38.23	29	0.33	34.91	59	1.85	44.54	50	3.11	43.04	51					
Other premium income / Total premium income	100	61.77	70	99.67	65.09	40	98.15	55.46	50	96.89	56.96	48					
Insurance underwriting net income / Consolidated net income	6.66	0.03	97	3.96	0.08	95	3.39	0.08	96	4.89	0.04	97					
Insurance net income (P/C) / Equity (P/C)	10.11	15.59	57	15.12	19.86	66	22.63	15.64	69	1.28	5.74	34					
Insurance net income (L/H) / Equity (L/H)	6.15	3.62	69	3.25	5.13	50	3.24	1.99	55	4.89	-2.99	65					
Insurance benefits, losses, expenses / Insurance premiums	137.02	447.82	63	100	233.61	64	93.21	160.49	53	102.17	127.33	66					
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	1.13	0.48	73					
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0.15	45	0	2.31	47	0	0	47					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.37	0	97	0.40	0	96	0.42	0	97	0.47	0	97					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.53	11.03	48	11.91	11.51	51	11.12	10.22	52	10.33	9.84	53					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)				147,300,000			153,990,000			147,440,000			146,168,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	7.53	0.75	90	7.99	1.39	88	7.78	1.79	87	7.49	1.54	86					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	49,626,000	57,097,000	52,472,000	56,075,000	
Real estate loans.....	9,570,000	8,764,000	8,083,000	9,342,000	
Commercial and industrial loans	14,058,000	16,866,000	17,658,000	16,989,000	
Loans to depository institutions and other banks acceptances	12,503,000	19,834,000	15,904,000	16,422,000	
Loans to foreign governments and institutions	2,000	27,000	368,000	333,000	
Loans to individuals	0	0	297,000	1,915,000	
Agricultural loans.....	67,000	84,000	41,000	33,000	
Other foreign loans.....	12,302,000	10,394,000	9,062,000	9,965,000	
Lease financing receivables.....	1,124,000	1,128,000	1,059,000	1,076,000	
Debt securities	17,172,000	633,000	832,000	1,059,000	
Interest-bearing bank balances	20,039,000	16,383,000	9,251,000	9,663,000	
Total selected foreign assets	86,837,000	74,113,000	62,555,000	66,797,000	
Total foreign deposits	35,556,000	54,620,000	59,296,000	128,994,000	
Interest-bearing deposits	35,157,000	53,912,000	58,253,000	128,043,000	
Non-interest-bearing deposits.....	399,000	708,000	1,043,000	951,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	1.98	0.87	78	2.60	1.25	73	2.72	1.17	72	2.48	1.08	77			
Cost: Interest-bearing deposits.....	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71	0.68	0.51	68			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	1.31	5.18	57		27.03		0.04	27.29	25		67.99				
Commercial and industrial loans	0.31	0.64	61	0.05	0.29	5		1.53		0.29	2.12	46			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases.....	-13.08	-2.40	28	8.81	22.48	61	-6.43	7.24	30	0.09	21.19	53			
Total selected assets.....	17.17	2.04	73	18.48	12.40	76	-6.35	3.24	28	-1.44	21.86	45			
Deposits	-34.90	3.46	20	-7.89	10.36	20	-54.03	5	12	10.27	-0.77	60			

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		197,514,000	270,178,000	322,419,000	350,465,000		-26.89	-55.78
1–4 family residential loans		155,900,000	228,267,000	285,751,000	315,864,000		-31.70	-60.01
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	453,000	380,000			
All other loans and leases.....		41,614,000	41,911,000	36,215,000	34,221,000		-0.71	-26.74
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	179,000	192,000			
Seller's interest carried as securities and loans		0	0	427,000	463,000			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	427,000	463,000			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		10.10	14.02	17.01	17.96			
1–4 family residential loans		7.97	11.84	15.07	16.18			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0.02	0.02			
All other loans and leases.....		2.13	2.17	1.91	1.75			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		39.95	42.67	44.92	46.20			
Home equity lines		2.74	3.03	3.40	3.78			
Credit card receivables.....		3.27	3.27	3.03	2.87			
Auto loans and other consumer loans.....		6	5.23	4.93	5.49			
Commercial and industrial loans		14.50	15.01	15.08	14.06			
All other loans and leases.....		33.55	30.78	28.64	27.60			

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0				
1–4 family residential loans.....	0	0	0				
Home equity lines.....							
Credit card receivables.....							
Auto loans.....			0				
Commercial and industrial loans.....		0	0				
All other loans and leases.....	0	0	0				
Unused commitments to provide liquidity (servicer advance).....	0	0	0.06	0.05			
Seller's interest carried as securities and loans	0	0	0.13	0.13			
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans			94.26	121.84			
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	11.94	12.50	12.59	13.06			
<hr/>							
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
30–89 Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	5,098,000	9,546,000	12,081,000	17,071,000		-46.60	-67.24
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commcial and industrial loans	0	0	0	0			
All other loans and leases.....	306,000	2,000	28,000	253,000		15200.00	42.33
Total 30–89 days past due securitized assets.....	5,404,000	9,548,000	12,109,000	17,324,000		-43.40	-65.75
90+ Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	949,000	166,000	373,000	575,000		471.69	-70.72
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	1,393,000	128,000	249,000	678,000			121.82
Total 90+ days past due securitized assets	2,342,000	294,000	622,000	1,253,000		696.60	-39.47
Total past due securitized assets.....	7,746,000	9,842,000	12,731,000	18,577,000		-21.30	-60.57
Net Losses on Securitized Assets						1-Year	5-Year
1–4 family residential loans	13,000	119,000	201,000	276,000		-89.08	-96.76
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	137,000	178,000	739,000	1,027,000		-23.03	-64.23
Total net losses on securitized assets.....	150,000	297,000	940,000	1,303,000		-49.49	-80.87

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.27	4.18	4.23	5.40	
Home equity lines					
Credit card receivables					
Auto loans			0	0	
Commercial and industrial loans		0	0.08	0.74	
All other loans and leases	0.74	0	0.08	0.74	
Total 30–89 days past due securitized assets	2.74	3.53	3.76	4.94	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.61	0.07	0.13	0.18	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans			0	0	
Commercial and industrial loans		0.31	0.69	1.98	
All other loans and leases	3.35	0.11	0.19	0.36	
Total 90+ days past due securitized assets	1.19	3.64	3.95	5.30	
Total past due securitized assets percent of securitized assets	3.92				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.01	0.05	0.07	0.09	
Home equity lines					
Credit card receivables					
Auto loans			0	0	
Commercial and industrial loans		0.42	2.04	3	
All other loans and leases	0.33	0.11	0.29	0.37	
Total net losses on securitized assets	0.08				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.49	2.58	2.93	3.85	
Home equity lines	0.77	0.82	0.79	1.04	
Credit card receivables	1.18	1.30	1.29	1.29	
Commercial and industrial loans	0.23	0.16	0.22	0.36	
All other loans and leases	0.52	0.44	0.49	0.67	
Total managed loans past due 30–89 days	1.30	1.35	1.58	2.13	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.95	1.34	1.54	2.14	
Home equity lines	0.08	0.13	0.13	0.16	
Credit card receivables	1	1.33	1.31	1.30	
Commercial and industrial loans	0.02	0.02	0.01	0.01	
All other loans and leases	0.35	0.07	0.12	0.22	
Total managed loans past due 90+ days	0.96	0.65	0.78	1.10	
Total Past Due Managed Assets	2.25	2	2.36	3.23	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0.03	
Home equity lines	-0.14	-0.10	-0.02	0.10	
Credit card receivables	3.11	3.34	3.31	3.27	
Commercial and industrial loans	0.70	0.27	0.13	0.25	
All other loans and leases	0.27	0.26	0.48	0.52	
Net Losses on Managed Assets Percent of Total Managed Assets	0.31	0.24	0.29	0.32	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	975,000	746,000	146,000	1,001,000			30.70	150.64
Dividends	0	0	0	0				
Interest	0	1,000	7,000	580,000			-100.00	-100.00
Management and service fees	92,000	98,000	203,000	176,000			-6.12	4500.00
Other income	883,000	647,000	-64,000	245,000			36.48	
Income from nonbank subsidiaries	105,000	-36,000	1,055,000	1,423,000				-90.20
Dividends	595,000	120,000	1,062,000	1,008,000			395.83	9.78
Interest	0	1,000	1,000	342,000			-100.00	-100.00
Management and service fees	1,000	2,000	3,000	9,000			-50.00	-87.50
Other income	-491,000	-159,000	-11,000	64,000				
Income from subsidiary holding companies	43,278,000	25,165,000	24,655,000	20,754,000			71.98	213.50
Dividends	41,983,000	21,810,000	21,365,000	19,738,000			92.49	204.14
Interest	1,295,000	3,355,000	3,290,000	1,064,000			-61.40	
Management and service fees	0	0	0	0				-100.00
Other income	0	0	0	-48,000				
Total income from subsidiaries	44,358,000	25,875,000	25,856,000	23,178,000			71.43	190.59
Securities gains (losses)	0	0	-3,000	18,000				-100.00
Other operating income	-714,000	-1,024,000	-324,000	917,000				
Total operating income	43,644,000	24,851,000	25,529,000	24,113,000			75.62	172.30
Operating Expenses								
Personnel expenses	-67,000	482,000	-99,000	446,000				
Interest expense	4,995,000	4,524,000	4,295,000	4,452,000			10.41	184.13
Other expenses	-388,000	1,918,000	1,280,000	779,000				
Provision for loan and lease losses	0	0	0	-1,000				
Total operating expenses	4,540,000	6,924,000	5,476,000	5,676,000			-34.43	49.05
Income (loss) before taxes	39,105,000	18,243,000	19,874,000	18,437,000			114.36	201.22
Applicable income taxes (credit)	-1,694,000	-945,000	-544,000	-319,000				
Extraordinary items				0				
Income before undistributed income of subsidiaries	40,799,000	19,188,000	20,418,000	18,756,000			112.63	194.54
Equity in undistributed income of subsidiaries	-37,498,000	361,000	1,975,000	3,427,000				
Bank subsidiaries	0	0	0	0				
Nonbank subsidiaries	-442,000	1,186,000	486,000	-56,000				
Subsidiary holding companies	-37,056,000	-825,000	1,489,000	3,483,000				
Net income (loss)	3,301,000	19,549,000	22,393,000	22,183,000			-83.11	-85.58
Memoranda								
Bank net income	0	0	0	0				
Nonbank net income	153,000	1,306,000	1,548,000	952,000			-88.28	-92.37
Subsidiary holding companies' net income	4,927,000	20,985,000	22,854,000	23,221,000			-76.52	-76.96

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		426,000	0.11	226,000	0.06	702,000	0.19	816,000			88.50	-99.32	
Common and preferred stock		0	0	0	0	0	0	0	0	0			
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0		-100.00	
Other receivables		426,000	0.11	226,000	0.06	702,000	0.19	816,000			88.50	-20.52	
Investment in nonbank subsidiaries		6,790,000	1.79	13,387,000	3.58	11,901,000	3.26	14,512,000			-49.28	-88.96	
Common and preferred stock		5,665,000	1.50	12,166,000	3.25	10,801,000	2.96	13,290,000			-53.44	-77.92	
Excess cost over fair value		999,000	0.26	999,000	0.27	1,006,000	0.28	1,155,000			0.00	217.14	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0		-100.00	
Other receivables		126,000	0.03	222,000	0.06	94,000	0.03	67,000			-43.24	-32.98	
Investment in subsidiary holding companies		352,329,000	93.03	341,396,000	91.28	331,148,000	90.73	332,309,000			3.20	108.37	
Common and preferred stock		167,192,000	44.15	195,934,000	52.39	191,917,000	52.59	193,100,000			-14.67	-1.12	
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		185,046,000	48.86	145,383,000	38.87	139,163,000	38.13	138,682,000			27.28		
Other receivables		91,000	0.02	79,000	0.02	68,000	0.02	527,000			15.19	1720.00	
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	1,000	0	1,000				-100.00	
Securities		127,000	0.03	981,000	0.26	2,136,000	0.59	18,000			-87.05	-98.45	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution		14,817,000	3.91	14,948,000	4	16,301,000	4.47	23,180,000			-0.88	-59.03	
Cash and due from unrelated depository institution		0	0	1,000	0	0	0	1,000			-100.00	-100.00	
Premises, furnishings, fixtures and equipment		0	0	16,000	0	0	0	0	0	0		-100.00	
Intangible assets		0	0	0	0	0	0	0	0	0			
Other assets		4,219,000	1.11	3,069,000	0.82	2,774,000	0.76	4,566,000			37.47	-27.11	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0			
Total assets		378,708,000	100.00	374,024,000	100.00	364,963,000	100.00	375,403,000			1.25	10.21	
Liabilities and Capital													
Deposits		0	0	0	0	2,000	0	7,000				-100.00	
Securities sold (repos)		0	0	0	0	0	0	0	0	0			
Commercial paper		0	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less		18,325,000	4.84	13,425,000	3.59	6,712,000	1.84	7,986,000			36.50	50.12	
Borrowings with maturity over 1 year		132,017,000	34.86	110,260,000	29.48	101,302,000	27.76	109,326,000			19.73	69.23	
Subordinated notes and debentures		31,284,000	8.26	27,221,000	7.28	25,449,000	6.97	27,150,000			14.93	20.81	
Other liabilities		7,823,000	2.07	7,657,000	2.05	6,856,000	1.88	7,674,000			2.17	1.02	
Balance due to subsidiaries and related institutions		4,372,000	1.15	28,315,000	7.57	28,476,000	7.80	16,324,000			-84.56	-83.66	
Total liabilities		193,821,000	51.18	186,878,000	49.96	168,797,000	46.25	168,467,000			3.72	28.68	
Equity Capital		184,887,000	48.82	187,146,000	50.04	196,166,000	53.75	206,936,000			-1.21	-4.20	
Perpetual preferred stock (income surplus)		20,984,000	5.54	21,620,000	5.78	23,309,000	6.39	25,480,000			-2.94	-6.00	
Common stock		9,136,000	2.41	9,136,000	2.44	9,136,000	2.50	9,136,000			0.00	0.00	
Common surplus		60,349,000	15.94	60,978,000	16.30	60,590,000	16.60	60,771,000			-1.03	-0.42	
Retained earnings		162,890,000	43.01	166,697,000	44.57	158,163,000	43.34	145,263,000			-2.28	34.77	
Accumulated other comprehensive income		194,000	0.05	-1,311,000	-0.35	-6,336,000	-1.74	-2,144,000				-34.68	
Other equity capital components		-68,666,000	-18.13	-69,974,000	-18.71	-48,696,000	-13.34	-31,570,000					
Total liabilities and equity capital		378,708,000	100.00	374,024,000	100.00	364,963,000	100.00	375,403,000			1.25	10.21	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from nonbank subsidiaries		3,945,000	1.04	4,595,000	1.23	4,006,000	1.10	5,058,000			-14.15	-80.21	
Notes payable to subsidiaries that issued TPS		317,000	0.08	1,722,000	0.46	1,593,000	0.44	1,645,000			-81.59	-80.85	
Loans and advances from subsidiary holding companies		0	0	23,350,000	6.24	24,342,000	6.67	11,045,000			-100.00	-100.00	
Subordinated and long-term debt 1 year or less		983,000	0.26	1,503,000	0.40	1,101,000	0.30	1,433,000			-34.60	-95.72	
Guaranteed loans to banks, nonbanks, and holding companies		6,165,000	1.63	6,759,000	1.81	6,619,000	1.81	7,678,000			-8.79	-31.00	

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	1.79	7.29	10	9.94	9.68	56	11.06	10.40	58	10.83	7.61	79			
Bank net income / Average equity investment in banks		7.45			10.51					11.19			8.74		
Nonbank net income / Average equity investment in nonbanks	1.45	9.75	30	10.48	7.89	67	10.52	7.10	71	4.01	4.73	48			
Subsidiary HCs net income / Average equity investment in sub HCs	2.56	7.01	20	10.75	8.55	57	11.93	8.78	72	12.85	6.82	85			
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7			
Nonbank net income / Parent net income	4.63	3.59	76	6.68	5.93	76	6.91	3.78	81	4.29	7.76	69			
Subsidiary holding companies' net income / Parent net income	149.26	68.34	90	107.35	74	84	102.06	72.48	80	104.68	82.97	72			
Leverage															
Total liabilities / Equity capital	104.83	20.06	94	99.86	20.43	94	86.05	20.88	92	81.41	19.94	91			
Total debt / Equity capital	98.24	14.41	95	80.64	14.31	95	68.04	14.69	89	69.81	13.95	91			
Total debt + notes payable to subs that issued TPS / Equity capital	98.41	16.67	95	81.56	16.36	94	68.85	17.10	90	70.60	16.10	91			
Total debt + Loans guaranteed for affiliate / Equity capital	101.57	14.68	94	84.25	14.56	94	71.41	15.14	90	73.52	14.35	91			
Total debt / Equity capital – excess over fair value	98.77	14.52	95	81.07	14.51	95	68.39	14.81	89	70.20	14.10	91			
Long-term debt / Equity capital	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92	65.95	12.69	92			
Short-term debt / Equity capital	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83	3.86	1.07	88			
Current portion of long-term debt / Equity capital	0.53	0.06	90	0.80	0.05	93	0.56	0.14	88	0.69	0.27	87			
Excess cost over fair value / Equity capital	0.54	0.08	90	0.53	0.12	89	0.51	0.12	89	0.56	0.17	88			
Long-term debt / Consolidated long-term debt	89.75	34.67	93	70.83	28.44	85	69.31	28.63	85	73.94	26.93	87			
Double Leverage															
Equity investment in subs / Equity capital	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56	100.29	102.10	44			
Total investment in subs / Equity capital	194.47	110.16	96	189.70	111.07	95	175.23	112.48	92	167.99	111.30	89			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.34	0.47	2	1.12	0.36	83	0.34	0.35	56	0.03	0.52	42			
Equity investment in subs – equity cap / Net income-div (X)		1.82		2.26	1.22	84	0.58	1.22	33	0.05	2.64	4			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	412.17	136.59	97	156.30	177.68	46	177.53	162.34	57	165.06	141.81	67			
Cash from ops + noncash items + op expense / Op expense + dividend	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45	179.67	148.20	68			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.09	134.08	24	94.72	116.34	22	57.70	103.19	15	13.92	92.33	17			
Pretax operating income + interest expense / Interest expense	882.88	2,016.32	45	503.25	1,968.54	28	562.72	2,898.75	33	514.13	1,909.25	38			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	875.74	1,539.23	51	495.21	1,632.83	27	553.23	1,369.37	33	506.28	1,547.94	34			
Dividends + interest from subsidiaries / Interest expense + dividends	388.26	150.43	94	176.11	210.80	45	187.23	188.90	53	165.46	172.51	56			
Fees + other income from subsidiaries / Salary + other expenses	-106.59	13.95	0	24.50	16.52	71	11.09	16.08	66	36.41	16.39	75			
Net income / Current part of long-term debt + preferred dividends (X)	1.45	35.64	8	6.76	57.11	14	8.43	33.93	18	7.24	24.63	25			
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.79	3.85	7	-10.45	2.64	5	-9.41	2.61	5	-5.07	3.24	8			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04		0	0.24	47	0	0.10	44			
Nonaccrual		1.03			0.54		0	6.54	38	0	7.38	36			
Total		1.13			0.58		0	6.78	36	0	7.48	34			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0.14	0	98	0.16	0	98			
To nonbank subsidiaries	3.33	0.05	94	3.61	0.10	93	3.23	0.24	92	3.55	0.17	93			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	3.33	0.05	94	3.61	0.10	93	3.37	0.25	92	3.71	0.17	93			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	10.88	2.66	86	10.96	5.62	79	10.62	5.50	79	10.33	5.68	77			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.39	0.08	90	0.29	0.19	87	0.33	0.21	89	0.37	0.13	89			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.45	81.10	6	51.26	57.84	53	46.26	57.26	43	49.51	68.72	40			
Dividends declared / Net income	191	42.29	99	50.31	33.08	82	42.18	27.33	78	41.87	31.29	70			
Net income – dividends / Average equity.....	-1.63	4.14	8	4.94	6.46	26	6.40	7.33	40	6.30	5.03	64			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	9.44	3.41	83	1.22	7.53	58	11.24	7.13	83	10.85	12.57	80			
Dividends from subsidiary holding companies.....	665.87	4.85	99	221.76	21.40	90	226.20	16.86	94	212.53	18.99	91			
Dividends from all subsidiaries	675.31	174.85	95	222.98	260.40	52	237.45	215.26	64	223.39	196.35	67			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	388.89	56.39	96	9.19	82.95	31	68.60	51.40	62	105.88	102.35	76			
Interest income from nonbank subsidiaries.....	0	7.38	32	0.08	20.25	55	0.06	18.56	53	35.92	8.11	88			
Management and service fees from nonbank subsidiaries	0.65	0.86	80	0.15	1.92	78	0.19	2.96	79	0.95	0.85	81			
Other income from nonbank subsidiaries.....	-320.92	0.16	1	-12.17	1.06	1	-0.71	0.15	6	6.72	0.81	91			
Operating income from nonbank subsidiaries	68.63	79.84	48	-2.76	150.41	1	68.15	99.33	41	149.47	165.35	72			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	852.10	43.51	95	103.93	61.23	76	93.48	48.56	73	85	59.89	69			
Interest income from subsidiary holding companies	26.28	8.40	80	15.99	6.54	76	14.40	3.95	80	4.58	2.71	82			
Management and service fees from subsidiary holding companies	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies	0	0.01	45	0	0.29	44	0	0.01	48	-0.21	0	4			
Operating income from subsidiary holding companies	878.38	55.20	95	119.92	76.49	73	107.88	61.19	76	89.38	64.33	65			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	36	0.03	0.92	47	2.41	0.94	82			
Management and service fees from bank subsidiaries	0.21	1.87	74	0.39	1.81	76	0.80	2.01	76	0.73	2.17	72			
Other income from bank subsidiaries.....	2.02	0.04	95	2.60	0.03	96	-0.25	0.02	2	1.02	0.09	90			
Operating income from bank subsidiaries	2.23	82.20	9	3	78.80	13	0.57	74.20	12	4.15	69.23	17			
Dividends from nonbank subsidiaries	1.36	1.95	68	0.48	2.65	56	4.16	2.57	77	4.18	2.65	77			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	63	0	2.32	62	1.42	2.79	79			
Management and service fees from nonbank subsidiaries	0	0.02	84	0.01	0.06	83	0.01	0.03	84	0.04	0.07	85			
Other income from nonbank subsidiaries.....	-1.13	0.01	2	-0.64	0.04	0	-0.04	0.02	6	0.27	0.17	86			
Operating income from nonbank subsidiaries	0.24	4.70	51	-0.14	7.29	0	4.13	7.64	69	5.90	9.99	67			
Dividends from subsidiary holding companies.....	96.19	2.53	97	87.76	4.52	95	83.69	5.15	94	81.86	5.49	92			
Interest income from subsidiary holding companies	2.97	0.11	93	13.50	0.20	95	12.89	0.37	94	4.41	0.13	93			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	-0.20	0	0			
Operating income from subsidiary holding companies	99.16	4.56	96	101.26	6.08	99	96.58	6.79	96	86.07	6.46	93			
Loans and advances from subsidiaries / Short term debt.....	21.53	135.13	29	208.16	83.37	77	422.35	87.87	90	201.64	83.68	86			
Loans and advances from subsidiaries / Total debt	2.17	27.08	30	18.52	28.33	55	21.24	26.53	59	11.15	39.18	48			